THE BEHAVIORS AND ATTITUDES OF FINANCIAL AID AND ADMISSION DIRECTORS REGARDING THE GROWING USE OF FINANCIAL AID FUNDS FOR MARKETING PURPOSES

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by Christina M. Hlas
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An Abstract of a Thesis by
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Problem. In order to meet enrollment goals, college and university personnel are increasingly utilizing financial aid in their marketing strategies. As pressure to efficiently allocate limited financial aid funds at colleges and universities has grown, increased use of financial aid in enrollment management strategies has followed. Allocating an institution's limited resources in order to meet enrollment goals is at times in conflict with equal access philosophies. As a result, college and university financial aid professionals are often confronted with the dilemma of using equity based models or efficiency based models for the allocation of limited student aid funds.

Procedure. As assessment tool was developed that gathered behavioral and attitudinal information with regards to the "proper" use of administering financial aid. The survey instrument was mailed to a random and proportional stratified sample of financial aid and admission directors at 4-year public and private colleges and universities.

Findings/Conclusions. Financial Aid Directors are in agreement with the packaging procedures they employ in order to allocate limited institutional financial aid funds. Also, admission directors are more accepting of awarding financial aid funds on criteria other than need than are financial aid directors. Furthermore, directors at private institutions employ more efficiency-type behaviors when allocating institutional financial aid funds and are more accepting of allocating funds based on criteria other than need than their counterparts at public institutions. Lastly, behaviors and attitudes financial aid and admission directors have toward the "proper" use of financial aid funds differed depending upon to whom the director reports.

Recommendations. Future studies should be conducted to 1) include assistant directors and other staff members who through the packaging of funds and their dealings with students and families witness their ideals of access and choice being manipulated, 2) to measure the closing gap between directors at private and public institutions in their behaviors and attitudes regarding the "proper" use of financial aid, and 3) to stratify the sample based on location to look for regional differences.

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Chapter 1

INTRODUCTION

Historically, institutions have prided themselves on using equity models (assuring equal access) to define their financial aid policies as opposed to employing models based on various marketing and enrollment goals (efficiency models) (Baum, 1996). However, in order to meet enrollment goals, college and university personnel are increasingly utilizing financial aid in their marketing strategies (Scannell, 1992).

Such strategies include assessing how financial aid influences enrollment decisions. Integrating financial aid with admission strategies is necessary to the concept of enrollment management (Hossler, 1984, 1987). Somers and St. John (1993) found that "research on the impact of student aid on first-time enrollment represents a viable way of linking financial aid packaging decisions into other enrollment management strategies" (p. 11). Many methods have been proposed for researching the impact of financial aid strategies on enrollment decisions. Scannell (1992) suggests systematically tracking the relationship between the type and amount of financial aid offers and the matriculation of admitted applicants. St. John (1992) proposes using data from admissions, financial aid, and student records to assess the impact of aid offers on applicant enrollment decisions. Brooks (1996) recommends an econometric approach in which student characteristics (e.g., gpa, SAT/ACT score, ability to pay, ethnicity, etc.) are independently studied to determine their effect on yield. This approach "allows one to test statistically whether or not a particular characteristic 'matters' in determining yields. This method also estimates the probability of each student's matriculation and can estimate the effect of changes in institutional aid awards on matriculation probabilities" (p. 8).

Enrollment management practices are most widely utilized at private institutions (Scannell, 1992). Many private institutions are heavily tuition dependent and have found it necessary to employ strategies based on marketing concepts in order to meet enrollment goals. However, public colleges and universities have recently also begun to develop

strategies that allow their institutions to use available financial aid resources to meet enrollment goals (Scannell, 1992). Wesley and Sanders (1996) indicate that "enrollment administrators at public institutions have begun to recognize the importance of how available financial aid resources are distributed to prospective students" (p. 59).

As pressure to efficiently allocate limited funds in both private and public colleges and universities has grown, increased use of financial aid in enrollment management strategies has followed. Whatever the strategy, the fact remains that allocating an institution's limited resources in order to reach enrollment goals are at times in conflict with equal access philosophies. As a result, college and university financial aid professionals are often confronted with the dilemma of using efficiency (marketing) based models instead of equity (need) based models for the allocation of limited student aid funds. This researcher could find no research or studies that specifically addressed this dilemma.

Purpose

The purpose of this study is to assess the behaviors and attitudes of financial aid and admission directors regarding the growing use of marketing practices for the packaging of financial assistance. The research examined relationships between the behaviors and attitudes of financial aid professionals regarding the "proper" use of awarding financial aid. In addition, the research looked for differences in behaviors and attitudes regarding the use of financial aid between financial aid directors and admission directors, differences in behaviors and attitudes regarding the use of financial aid of directors at public and private institutions, and differences in behaviors and attitudes regarding the use of financial aid depending on to whom the financial aid and admissions directors report (e.g., business and finance, enrollment management, student services, etc.).

This is an important topic related to the growth of the financial aid profession and its ongoing responsibilities to the institution as well as to students. Although there has been recent research describing how institutions can more effectively allocate their institutional funds in order to maximize their enrollment goals, there has been little research regarding the attitudes, behaviors, and implications involved in such practices.

Importance of Study

Historically, institutions have relied on equity models to define their financial aid policies. However, in light of scarce resources and pressure to meet enrollment goals in an era of increased competition, many institutions are finding it necessary to develop strategies that allow them to optimize the use of financial aid funds to maximize enrollment. College and university administrators, in implementing these efficiency strategies, are in some cases compromising the ideals of access and choice for all students. Recently,

> the variety of policies developed at colleges and universities for awarding financial aid has come under increasing scrutiny from both individual families and the national media. The use of financial aid as a marketing tool in the competition for students, in an environment driven more and more by market forces, has resulted in confusion, not only for families and counselors but for aid and admission officers as well. Are there ethical -- or unethical -- ways to deliver financial aid? (The College Board, 1997, p. vii)

To explore this question, a colloquium sponsored by the College Board was recently held to examine the role of ethics in enrollment management and financial aid. In his opening statement, Steve Brooks stated that the ethical issues of leveraging and disclosure must be

addressed and that "there is no single right answer about what is ethical -- the practices of need-blind admission and meeting full need are not necessarily 'pure,' and many of the practices decried as unethical may not be" (The College Board, 1997, p. 1). The colloquium promoted discussions on this ever-evolving issue. In the closing session, Tally Hart stated that the ethics behind the question 'How do we balance keeping the doors open to needy students with keeping the doors open at all?' needs to be further explored and debated (The College Board, 1997, p. 37).

It is the intent of this study to further the discussions on these issues. In general, this study investigated the behaviors of financial aid and admission directors and compared them to the attitudes they have regarding the proper use of financial aid funds.

Research Questions

This study investigated the behaviors and attitudes of financial aid and admissions directors regarding the use of financial aid at private and public 4-year institutions. Specifically, the following research questions were addressed in this study:

1. Is there a relationship between the behaviors and attitudes financial aid directors have toward the proper use of administering aid?
2. Do the behaviors and attitudes of financial aid directors regarding the use of financial aid differ from the behaviors and attitudes of admission directors?
3. Do the behaviors and attitudes of financial aid and admission directors regarding the use of financial aid at private institutions differ from the behaviors and attitudes of financial aid and admission directors at public institutions?
4. Do the behaviors and attitudes of financial aid and admission directors regarding the use of financial aid differ depending upon to whom the director reports?

Definition of Terms

For the purposes of this study the following terms are defined:

Equity Models: Financial aid awarding policies and procedures that allocate funds on the basis of need. Assuming federal or institutional methodology effectively and accurately assesses need, awarding financial aid based on equity models would allow a college education to be affordable to all students, thus assuring equal access to college for students regardless of their socioeconomic background.

Efficiency Models: Financial aid awarding policies and procedures developed to allocate funds in order to maximize enrollment and/or meet specific enrollment goals. Examples of enrollment goals include, but are not limited to, attaining talented students (e.g., academically, athletically, musically, artistically, etc.), students with certain characteristics (e.g., ethnicity, geographically, etc.), and lower need, higher paying students.

Enrollment Management: The maximum usage of institutional resources to optimize institutional recruitment and retention goals. Specifically related to this study is the use of financial aid as a marketing tool to promote recruitment outcomes.

Limitations

The results of this study must be evaluated within the context of the following limitations:

1. This study represented the initial use of the survey instrument. Subsequent modifications and additional testing will be required before the survey will be ready for use as a basic research tool.

2. The researcher was not able to identify studies that specifically addressed the research questions investigated in this study. Therefore no normative data exists that measures the behaviors and attitudes regarding the proper use of awarding aid. Generalizations regarding the strength of the behavioral and attitudinal scores regarding equity or efficiency models are therefore limited beyond this study.

Chapter 2

LITERATURE REVIEW

Brief History of Financial Aid

Land Grant Institutions

Congressman Justin Smith Morrill of Vermont submitted a bill in 1862 that provided "for the support in every state of at least one college where the leading object shall be, without excluding other scientific or classical studies, to teach such branches of learning as are related to agriculture and the mechanic arts" (Rudolph, 1990, p. 252). The Land Grant College Act of 1862 gave each state land in which the proceeds were used mainly to establish a perpetual endowment (Rudolph, 1990). "By 1961, sixty-nine American colleges were being supported by this legislation and by subsequent legislation of a related nature" (Rudolph, 1990, p. 253).

Although not commonly referred to in discussions of the history of financial aid, the enactment of legislation that created the land grant colleges did represent the use of public policy measures to promote access. This access was promoted based on the establishment of low tuition charges underwritten by public funds.

Prior to World War II

Prior to World War II, "student aid was primarily distributed by the institutions themselves, either from their own or from private resources" (Davis & Van Dusen, 1978, p. 12). Institutions granted scholarships to gifted students; however funding was limited and therefore occurred only occasionally. In actuality, prior to World War II many did not attend post-secondary institutions. Of those students who did attend a higher education institution, the majority paid their own way, or more realistically, had their parents pay their way (Scannell, 1992).

The federal government's role was almost non-existent prior to World War II. The limited funding that was available was being provided by the states to the land-grant institutions (Scannell, 1992).

The GI Bill

In 1944, shortly before the end of World War II, Congress passed the Servicemen's Readjustment Act, better known as the GI Bill. The GI Bill offered veterans the opportunity to attend college with tuition, fees, and books paid for as well as receive a monthly maintenance allowance. The GI Bill marked the beginning of federal involvement in the funding of aid to students (Packwood, 1977, p. 52). According to Wick (1997) from 1945 to 1956, colleges and universities experienced huge bulges in undergraduate enrollment as 7.8 million veterans enrolled in education and training programs. "No one imagined the immediate and profound long-term impact the GI Bill would have on higher education and society in general because of the expansion of educational and socioeconomic opportunities for those previously from lower and working class families" (Wick, 1997, p. 2). According to Scannell (1992), the passage of the GI Bill in the aftermath of WWII and the programs that followed it -- the National Defense Student Loan Program (1958), the College Work-Study Program (1964), the Educational Opportunity Grants (1965), the Federal Insured Student Loan Programs (1965), and the Basic Educational Opportunity Grant (1972) -- "changed the way the public looked at the responsibility for meeting educational costs. The idea of meritocracy was replaced by the goal of equal education opportunity. ... Equal access and freedom of choice became the watchwords of the day as higher education was seen as a pathway to social and economic advancement" (p. 5). To guarantee equal access and choice, the federal government, state governments, and institutions increased student aid resources. By the late 1950s, veteran enrollments were limited and competition became intense

among colleges competing for a population of 17- and 18-year olds. In response, institutional scholarships became vehicles for recruiting students.

Needs Analysis

Prior to 1954, many institutions had practiced awarding institutional need-based funds using their own application forms and need analysis methodology. Income and assets were often examined in relation to family size and ability to pay.

In 1954, 95 private colleges and universities founded the College Scholarship Service (CSS). It was the task of CSS to bring uniformity to and standardize the criteria for determining the ability of a family to pay for educational costs (Wick, 1997). CSS encouraged member institutions to allocate limited institutional funds first to students with financial need. "The federal government provided further motivation for colleges and universities to employ a standardized procedure for determining need when, in 1964 and 1965, the College Work-Study (CWS) and Educational Opportunity Grant (EOG) programs were created under the Higher Education Amendments" (Scannell, 1992, p. 10). Eligibility for both programs was contingent upon family income.

In 1974, the issue of a unified need analysis methodology for all institutions was addressed by the National Task Force on Student Aid Problems. Differing methods for analyzing need ultimately evolved into the Uniform Methodology for which the National Coalition for Coordination of Student Financial Aid recommended changes and modifications annually (Scannell, 1992). Eventually, the method used to analyze financial need became law under the Higher Education Amendments passed by Congress in 1986. This Congressional Methodology became effective in the 1988-89 academic year. Today Federal Methodology, passed by Congress under the 1992 Reauthorization serves as the national standard in determining what a family is expected to contribute.

1960s -- The Golden Age for Higher Education:

Although the number of veterans attending post-secondary education under the GI Bill had decreased dramatically, the 1960s is considered the golden age for higher education. According to Wick (1997), "it was a decade in which the baby-boom generation had reached college age and record numbers were seeking a college education, the number of high ability students was at its peak, and college was affordable. ... Colleges could be selective in their admission practices and institutions were financially able to meet increased faculty salary, financial aid, and building needs" (p. 3). Government aid during the 1960s had also increased with the creation of the National Defense Student Loan Program (1958), the College Work-Study Program (1964), the Educational Opportunity Grants Program (1965), and the Guaranteed Student Loan Program (1965).

The 1970s -- Increased Federal Support

The Higher Education Amendments of 1972 created the Basic Educational Opportunity Grant program (renamed in 1980 to the Pell Grant Program) and the State Student Incentive Grants. It also reauthorized the college work-study program, the guaranteed student loan program, and the national direct student loan program.

> At the federal level, the enactment of the education amendments of 1972, one of the most far-reaching pieces of federal higher education legislation ever written, provided significant help in meeting the growing need for student financial aid. ... This legislation created the basic pattern of federal student aid that remains to this day; there is no doubt that these programs of grants, loans, and work-study have played (and continue to play) a vital role in enhancing student access to higher education, as well as choice among institutions. (Breneman, 1994, p. 27)

According to Wick (1997), "federal need-based grants had surpassed the total amount of need-based and non-need based grant dollars from both institutional and state sources" (p. 3).

1980s -- Increased Costs of Higher Education

The 1980s saw significant increases in the cost of higher education while at the same time, witnessed proportional decreases in the amount of federal support. According to Breneman (1994), "between 1981 and 1989, tuition at private institutions increased by an unprecedented 106 percent in nominal terms" (p. 32). However, students were not driven away by these increases in price. Instead applications increased at many institutions, specifically the more selective ones. This was an indication that prospective students were looking for quality and were to some extent judging quality based on price (Breneman, 1994).

The federal government began to limit its support during the 1980's. Beginning in 1980-81, Pell Grants were cut, and it would not be until 1988-89 that Pell Grant funding would surpass, in constant dollars, what it was in 1979-80 (Wick, 1997). Institutions, therefore, attempted to make up some of the difference by increasing institutional funding. According to Wick, "in 1990-91, institutional scholarship funding actually eclipsed combined federal Pell and SEOG expenditures for the first time since 1975-76. In 1995-96, institutional funding, in real terms, was more than double what it was in 1986-87" (Wick, 1997, p. 5). Institutions, however, could not make up the difference between their rapidly rising prices and the reduced value of federal dollars. Loan volume therefore grew sharply for students. "Consequently, by 1990 the funding for federal student loans was greater than Pell, SEOG, and institutional grants combined!" (Wick, 1997, p. 5).

Today's Challenges

The federal government's decreased commitment to student federal grant aid combined with a stabilized or shrinking college-bound population has forced private higher education institutions to more acutely focus on marketing and strategic planning. College administrators including the president, admissions personnel, business officers, and development staff have "focused intensely on the institution's niche in the market for higher education services and how it was positioned in comparison with competitors. Admission officials conducted survey research on student applicants, including not only those who were admitted and did not enroll but also those who did not complete the formal application process" (Breneman, 1994, p. 32). Institutions and their financial aid offices are challenged to efficiently allocate their limited institutional funds in order to meet enrollment goals, rather than ensure the ideals of access and choice. Scannell (1992) indicates that "given limited funds and an aggregate financial need in excess of those monies, the distribution of student financial aid has become crucial ... to institutions of higher learning that see it as strategic to their survival" (p. 7).

Although developing strategies to more efficiently allocate institutional resources is most widely utilized at private institutions, public colleges and universities have recently also begun to develop strategies that allow their institutions to use available resources to meet enrollment goals (Scannell, 1992). Wesley and Sanders (1996) indicate that "enrollment administrators at public institutions have begun to recognize the importance of how available financial aid resources are distributed to prospective students" (p. 59).

Strategies Used to Maximize Enrollment

Leslie and Brinkman (1988) reviewed a number of studies that researched the impact financial assistance has on enrollment decisions. Regarding access to higher education they concluded that financial aid increases the enrollment of low-income

students. In fact, "without aid, mostly in the form of nonrepayable grants, the enrollment of low-income students would be reduced by 20-40 percent ... middle-income student enrollment reduced by 7.4-19.5 percent ... and high-income student enrollment reduced by 2.5-3.5 percent" (pp. 139-140). Evaluating the impact financial aid has on choice is more complicated primarily because it is likely that student and family income influences the initial institutions that a student considers as viable options. Leslie and Brinkman (1988) admit that

> the impact of student aid on student choice is difficult to analyze, perhaps more so than its impact on access. The process of choosing an institution is complex. There are several points in the process when student aid, or the likelihood thereof, could be influential. For instance, general notions about the availability of aid would be important at the time when students and their families initially think about the range of attendance possibilities. (p. 171)

However Leslie and Brinkman (1988) further conclude based on their analysis of several studies that "student aid is an effective way of changing net-price differentials among competing institutions. An institution can increase its enrollment share by increasing the amount of aid it offers, other things staying the same" (p. 171).

According to Wick (1997), even before the twentieth century

> institutions of higher learning from their beginnings have resorted to various financial strategies or schemes to attract students in order to diversify, improve, or merely maintain enrollments. Tuition subsidies, whether called charity funds, tuition remissions, grants in aid, prizes, or scholarships, have been on their menu of enticements at one time or

> another. Even faculty have frequently been forced to make compensation sacrifices, despite already meager salaries, so that institutions could keep tuition costs sufficiently low to enroll students. (p. 1)

Strategies that are used frequently today in the packaging of financial aid include the awarding of merit and no-need awards, preferential/differential packaging, and the leveraging of financial aid.

Scholarships and grants that are awarded without consideration of need include merit or no-need based aid. Merit awards are usually awarded based on academic ability or special talent (e.g., athletics, fine arts, etc.). "No-need awards include merit awards but can also be granted on the basis of special characteristics or requisites, such as residency, parents' occupation, race/ethnicity, or tuition waivers/remissions for the children of faculty and staff" (Wick, 1997, p. 6). Wick (1997) compared merit and no-need based research for the years 1974 - 1996 including the work of Huff (1974), CSS/Sidar and Potter (1978), Porter and McColloch (1983), SUFAPP (Survey of Undergraduate Financial Aid Policies, Practices, and Procedures) reports (1983, 1988, 1996), and Peterson's Guides (1983-84, 1988-89, 1991-92). Wick concluded that "institutional non-need based gift aid ... has outpaced, and has come at the expense of, the increase in need-based gift aid" (p. 31). Today at many colleges

> where financial aid is both an expression of ethical commitment and a tool for ensuring sufficient enrollment, the admissions and financial aid office now has to play an increasingly high-stakes game, requiring great finesse and good luck. The players must not only balance the moral imperative to keep the college's doors open to students who can't pay full freight but also to bring in enough paying customers so that the college's doors can stay open, period. In short, 'merit' aid is becoming an increasingly

> important means on many campuses for luring students, while need-based aid at those colleges still committed to [a formal system of disbursing need-based financial aid] is an ever-increasing part of a stressed budget. (Delbanco, 1997, p. 21 & 29)

Preferential/Differential packaging allows institutions to direct their limited institutional resources toward students they deem desirable (Scannell, 1992). Preferential/differential packaging involves treating students differently based on their profile or overall attractiveness to the college/university (i.e., merit aid recipients, underrepresented minority students, etc.). "For example, students may have the same financial need, but have different academic records. Students with the strongest academic achievement benefit by having a greater proportion of their need met with grant or scholarship assistance, either reducing the unmet need gap or the loan/work student expectation" (Wick, 1997, p. 6). McPherson and Schapiro (1998) believe that differential packaging is the most important strategy used today in terms of the frequency with which it is employed in American higher education. "Even among schools where the award of pure merit or no-need aid would be anathema, differential packaging is accepted as a natural part of life" (McPherson & Schapiro, 1998, p. 96). According to the 1996 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures (SUFAPP), of all 4-year institutions, 64% vary the percent of gift aid in a first-year student's financial aid package based on the date the application was submitted, 55% vary the gift percentage based on academic desirability, and 54% vary the gift percentage based on family income level. Other reasons cited to use preferential/differential packaging include special talents, ethnicity, state of residence, and field of study. Both Private and Public 4-year colleges and universities are varying the percentage of gift aid based on the student characteristics listed above.

"Because there are not sufficient federal, state, and institutional funds to allocate money to all who need assistance, most colleges are forced to ration these scarce resources" (Hossler, 1984, p. 63). Intense competition among colleges and universities requires administrators at these institutions to consider how financial aid packaging may be used to recruit prospective students. The leveraging of financial aid allows institutions to meet enrollment goals within the context of available resources. Financial aid leveraging is an "enrollment planning and revenue maximizing strategy that considers such things as institutional needs and the likelihood of matriculation among admitted applicants to determine the make up the package" (Wick, 1997, p. 6). The objective typically is to

> identify and implement an allocation strategy that meets the particular institution's needs within the framework of resources available. These objectives may be quantitative--numbers of students; they may imply diversity--including underrepresented minority students and international students; they may be qualitative--attracting students with a high level of academic ability and preparedness; or they may be fiscal--reflecting the institution's financial circumstances. (Scannell, 1992, p. 40)

Many methods for researching the impact of leveraging financial aid strategies on enrollment decisions have been proposed. Scannell (1992) suggests systematically tracking the relationship between the amount and type of aid offers on the yield of admitted applicants. St. John (1992) prefers to use data from admissions, financial aid, and student records to assess the impact of actual aid offers on enrollment decisions by applicants. According to St. John, this strategy enables an institution to assess the responsiveness of accepted applicants to the amount and type of aid offered. Brooks (1996) suggests an econometric approach in which each student characteristic (e.g., aid,

SAT/ACT score, grade point average, ethnicity, geographic origin, expected major, etc.) is independently studied in order to determine its effect on yield. This approach "allows one to test statistically whether or not a particular characteristic 'matters' in determining yields. This method also estimates the probability of each student's matriculation and can estimate the effect of changes in institutional aid awards on matriculation probabilities" (p. 8). Many ideas and methods exist that measure the success of a packaging philosophy with enrollment goals. The many methods that exist coupled with the need of an institution to measure the success of a packaging philosophy have increased the visibility of consultants. Many institutions hire consultants to conduct research for the institution and make suggestions based on the analysis of that research. Whatever the method used, college and university administrators want to better understand the role financial aid plays in the recruitment and enrollment process and, with that knowledge, develop a financial aid policy that effectively and optimally supports the institution's enrollment goals.

It is evident that the environment of colleges and universities has changed. Since the initial introduction of financial aid in the form of the GI Bill "intense competition among colleges and universities for dollars and students has inevitably made student financial aid a strategic variable in maintaining institutions' financial health" (McPherson & Schapiro, 1998, p. 17). Colleges and universities have been forced to become much more sophisticated in their use of financial aid packaging in order to meet their goals – "whether the principal goal is maximization of net tuition revenue, the enhancement of widely reported selectivity indicators (raising SATs, lowering the admit rate, and so on), or an increase of the diversity of the student body" (McPherson & Schapiro, 1998, p. 101). As a result, efficiency practices have grown in use in many cases in order to preserve the financial integrity of the institution thereby allowing it to maintain instructional quality, basic student services, and other essentials.

Chapter 3

METHODOLOGY

The purpose of this study was to assess the behaviors and attitudes of financial aid and admission directors regarding the growing use of marketing practices for the awarding of financial aid. The research investigated relationships between the behaviors and attitudes of financial aid professionals toward the proper use of awarding financial aid. In addition, the research looked for differences in behaviors and attitudes regarding the use of financial aid between financial aid and admission directors, between directors at public and private institutions, and differences between reporting lines of the directors. Included in this chapter are discussions of research procedures that were related to the instrument development/scoring, sample/survey procedures, hypotheses, and data analysis.

Instrument Development/Scoring

The researcher did not identify an instrument that specifically investigated the research questions addressed in this study. Therefore, an assessment tool (Appendix A) entitled the "Behaviors and Attitudes of Professionals Regarding the Use of Institutional Financial Aid for Marketing Purposes" (hereafter referred to as the "survey instrument") was developed.

The survey instrument was divided into two parts. Part I consisted of sixteen questions. Questions #1 through #7 constituted institutional background questions. Information requested in these questions included items regarding the type of institution, state where institution is located, respondent's position at the institution, respondent's immediate reporting line supervisor, the admission selectivity of the college, full-time undergraduate tuition cost of the institution, and the total full-time enrollment of the institution. This information was used for comparison purposes in analyzing the data. In compiling the demographic information, due to the large variety in position titles

(director vs. dean, etc.) the response of "other" was grouped into the categories of director of admission or director of financial aid depending to whom the survey instrument was addressed and mailed.

Questions #8 through #16 identified fifteen specific equity/efficiency behaviors for which the respondents were to indicate whether or not the behaviors were true of their respective institutions. One point was given for each behavior the respondent indicated was true of their respective institution except for the last item in question #9 ("Award all aid based only on need") which was always scored as a zero. Therefore, an equity/efficiency behavioral score between zero and fourteen was computed by adding the individual points. A score of zero indicated that the institution relied heavily on equity practices in the awarding of financial aid. A score of fourteen indicated that the institution relied heavily on efficiency practices in the awarding of financial aid.

Part II of the survey instrument consisted of thirteen equity/efficiency attitudinal statements for which the respondents were asked to indicate their level of agreement with the statements using a six point Likert scale: a six equals a strong agreement with the statement while a one equals a strong disagreement with the statement. Questions #19-25 and #27 were statements regarding efficiency behaviors. A score of six (strongly agree) on these questions indicated an efficiency-type attitude whereas a score of one (strongly disagree) indicated an equity-type attitude. Questions #17-18, #26, and #28-29 were statements regarding equity behaviors. A score of six (strongly agree) on these questions indicated an equity-type attitude whereas a score of one (strongly disagree) indicated an efficiency-type attitude. These questions were reverse scored when computing an equity/efficiency attitudinal score. An equity/efficiency attitudinal score between thirteen and seventy-eight was computed for each respondent. A score of thirteen indicated maximum disagreement with awarding funds based on criteria other than need. A score of seventy-eight indicated maximum agreement with awarding funds based on criteria other than need.

To ensure anonymity the respondents were not asked to identify themselves or their institutions. The surveys were coded for follow-up purposes only.

The instrument was pretested for content validity by five financial aid and four admission directors (well respected experts in the fields of financial aid and recruitment) from both public and private institutions. Valuable feedback was gained from the pretest and necessary modifications were made to the survey instrument to ensure ease of administration, clarity of the questions posed, and overall understanding of the survey.

Post hoc reliability of the instrument was investigated by statistically verifying the homogeneity of the questions asked. The alpha coefficients for the behavioral questions (#8-16) ranged between .65 and .69; the alpha coefficients for the attitudinal questions (#17-29) ranged between .80 and .83. The obtained alpha coefficients of internal consistency were acceptable considering this was the initial use of the survey instrument. See Appendix D for the item-total statistics for the behavioral questions and the attitudinal questions.

Two additional notes are necessary with regards to computing the results of the survey instrument. Question #30 was not scored since it did not clearly represent an equity nor an efficiency attitudinal statement. Also, Part II of the survey instrument included a section that asked the respondents to indicate how his/her supervisor would respond to the attitudinal statements. Initially the researcher thought it would be instructive to compare the attitudes of the financial aid and admission directors with their supervisors. However, many respondents did not complete this section, completed only selected questions in this section, or in some cases had their supervisors complete this section for them. Because of the inconsistency in the data provided, this section was not scored nor interpreted as part of this study.

Sample and Survey Procedures

In general, an institution has to have institutional funds in order to leverage it for marketing purposes. Since most schools that are not 4-year institutions (i.e., community colleges and proprietary schools) have little or no institutional money that they award to students, this study was limited to 4-year private and 4-year public institutions.

In selecting a random sample, the National Association of Student Financial Aid Administrators (NASFAA) provided an alphabetical listing of 4-year private and 4-year public colleges and universities that were members of the association in 1997. The population frame consisted of 479 public and 968 private institutions. A random and proportional stratified sample of 240 public and 484 private schools was selected using a table of random units. The stratified sample represents 50% of NASFAA's 4-year public and 4-year private institutions respectively.

The survey instrument (Appendix A) and cover letter (Appendix B) explaining the purpose of the study, ensuring the confidentiality of the information gathered, and disclosing a number to reach the researcher with any questions was mailed with the survey instrument to the financial aid directors and admission directors at the 724 institutions selected in the sample (1448 surveys were mailed in total). A month later, a follow up letter (Appendix C) and survey instrument were mailed to financial aid directors and admission directors who had not responded.

Research Questions

The following research questions and their respective hypotheses were addressed by this study:

Q1. Is there a relationship between the behaviors and attitudes financial aid directors have toward the proper use of administering aid?

H1. The behavioral score of financial aid directors will be significantly negatively correlated with the attitudinal score of financial aid directors. In other words, financial aid directors will not be in agreement with the efficiency behaviors which they are using to administer aid.

Q2. Do the behaviors and attitudes of financial aid directors regarding the use of financial aid differ from the behaviors and attitudes of admission directors?

H2a. The behavioral score of financial aid directors will be significantly lower ($p<.05$) than the behavioral score of admission directors.

H2b. The attitudinal score of admission directors will be significantly ($p<.05$) higher than the attitudinal score of financial aid directors.

H2c. The relationship (correlation) between the behavioral score and attitudinal score of admission directors will be significantly different than the relationship between the behavioral score and the attitudinal score of financial aid directors. Admission directors will have a statistically stronger relationship between behavior and attitude than financial aid directors.

Q3. Do the behaviors and attitudes of financial aid and admission directors regarding the use of financial aid at private institutions differ from the behaviors and attitudes of financial aid and admission directors at public institutions?

H3a. The behavioral score of directors at public institutions will vary significantly ($p<.05$) from the behavioral score of directors at private institutions. Private institutions will have higher behavioral scores than public institutions.

H3b. The attitudinal score of directors at public institutions will vary significantly ($p<.05$) from the attitudinal score of directors at private institutions. Private institutions will have higher attitudinal scores than public institutions.

H3c. The relationship (correlation) between the behavioral score and the attitudinal score of directors at public institutions will be statistically ($p<.05$) different than the relationship between the behavioral score and the attitudinal score of directors at private institutions. Private institutions will have a statistically stronger relationship between behavior and attitude than will public institutions.

Q4. Do the behaviors and attitudes of financial aid and admission directors regarding the use of financial aid differ depending upon to whom the directors reports?

H4a. The behavioral score of admission and financial directors will vary significantly ($p<.05$) depending on to whom the director reports.

H4b. The attitudinal score of admission and financial aid directors will vary significantly ($p<.05$) depending upon to whom the directors reports.

Data Analysis

Data regarding each of the hypotheses were analyzed using the following statistical procedures:

1) Descriptive statistics, specifically means and standard deviations, were used to describe the data collected;
2) Relationships between behavior and attitudes were assessed using alpha coefficients (Hypothesis 1);
3) Differences among financial aid directors and admission directors, between pubic and private institutions, and among various reporting lines were tested using analysis of variance procedures (Hypotheses 2a, 2b, 3a, 3b, 4a, and 4b); and
4) Differences in the strength of subscale correlations between groups (i.e., between financial aid and admissions and private and public) involved the use of Fisher's transformation of standardized z-scores (Hypotheses 2c and 3c).

Chapter 4

ANALYSIS AND RESULTS

The following presentation of the results is divided into two sections. The first section presents demographic statistics; the second section presents the results of the hypothesis testing phase of the study.

Demographic Analysis

Position of Respondent

Of the 1448 surveys that were mailed, 598 surveys were returned for a response rate of 41%. However, 8 surveys were not included in any statistical data due to incomplete data (3 or more unanswered behavioral questions and/or 3 or more unanswered attitudinal questions). Table 1 displays the survey response. Of the 590 usable surveys returned, 42% represented admissions personnel while 57% represented financial aid personnel (1% held positions other than that of admissions and financial aid or did not answer the question).

Table 1

Survey Response

Position	Number	Percent
Admission	249	42
Financial Aid	336	57
Other/No Answer	5	1
TOTAL	590	100

Besides the respondents position at the college/university, several other demographic questions were asked including location of the institution, department/division to which the respondent reports, general admission practices, full-time undergraduate tuition and mandatory fees cost, and total full-time undergraduate enrollment. The survey response rate for the various demographic questions is reported in Tables 2 through 7.

Type of Respondent's Institution

Of those responding to the survey, 34% were from public institutions while 65% were from private institutions (Table 2). This is consistent with the proportion of public and private institutions that were represented in the sample (33% and 67% respectively).

Table 2

Demographic Information: Type of Institution

Type of Institution	Number	Percent
Public Institutions	200	34
Private Institutions	381	65
Other/No Answer	9	1
TOTAL	590	100

Location of Respondent's Institution

The distribution of the respondents by location was defined using the six NASFAA regions: the Midwest Association of Student Financial Aid Administrators (MASFAA), the Southwestern Association of Student Financial Aid Administrators (SWASFAA), the Southern Association of Student Financial Aid Administrators (SASFAA), the Eastern Association of Student Financial Aid Administrators (EASFAA), the Rocky Mountain Association of Student Financial Aid Administrators (RMASFAA), and the Western Association of Student Financial Aid Administrators (WASFAA). See Appendix E for a listing of the states included in each region. Of the respondents, the majority (30%) were from the Midwest (Table 3). Overall, the response rates are consistent with the distribution of the NASFAA membership by region.

Table 3

Demographic Information: Location

Location	Number	Percent
MASFAA	175	30
SWASFAA	43	07
SASFAA	110	19
EASFAA	134	23
RMASFAA	52	09
WASFAA	72	12
No Answer	04	00
TOTAL	590	100

Department/Division to which the Respondent Report

The majority of the respondents (30%) report through an enrollment management division (Table 4). The second most common division that the respondents report to is student services/affairs.

Table 4

Demographic Information: Department/Division to Whom Respondent Reports

Supervisor (Department)	Number	Percent
Academic Affairs	82	14
Business & Finance	56	10
Institutional Advancement	06	01
Enrollment Management	177	30
President	96	16
Student Services/Affairs	124	21
Other	44	07
No Answer	05	01
TOTAL	590	100

Admission Selectivity of Respondent's Institution

The classifications of admission selectivity used in this research are the same that The College Board uses in defining selectivity for its research. Figure 1 defines the five classifications. Of the respondents to the survey instrument, the majority (42%) was classified as traditional in their admission selectively (Table 5).

Figure 1

Classifications of Admission Selectivity

Classification	Definition
Highly Selective	The majority of admitted freshman are in the top 10% of their class.
Selective	The majority of admitted freshman are in the top 25% of their class.
Traditional	The majority of admitted freshman are in the top 50% of their class.
Less Selective	Many, but not all freshman from the lower half of their class are admitted.
Open	All high school graduates are admitted.

Table 5

Demographic Information: Admission Selectivity

Admission Practices	Number	Percent
Highly Selective	73	12
Selective	174	29
Traditional	248	42
Less Selective	45	08
Open	34	06
No Answer	16	03
TOTAL	590	100

Cost of Tuition and Comprehensive Fees at Respondent's Institution

Of the respondents, 32% listed their full-time undergraduate tuition and comprehensive fees at less than $5,000 while 30% indicated that their full-time undergraduate tuition and comprehensive fees were between $10,001 and $15,000 (Table 6).

Table 6

Demographic Information: Cost of Full-time Undergraduate Tuition and Comprehensive Fees

Cost of Tuition/Fees	Number	Percent
<$5,000	190	32
$5,000-$10,000	87	15
$10,001-$15,000	176	30
$15,001-$20,000	73	12
>$20,000	44	08
No Answer	20	03
TOTAL	590	100

Undergraduate Enrollment of Respondent's Institution

Of the respondents, the majority (64%) indicated their full-time undergraduate enrollment was less than 3,000 students (Table 7).

Table 7

Demographic Information: Full-time Undergraduate Enrollment

Enrollment (# of students)	Number	Percent
<3,000	343	58
3,000-6,000	79	14
6,001-9,000	30	05
9,001-12,000	29	05
>12,000	55	09
No Answer	54	09
TOTAL	590	100

Statistical Analysis

The remainder of this chapter presents the results of the hypotheses testing as they relate to the general research questions.

Research Question #1 and Related Hypothesis

Q1. Is there a relationship between the behaviors and attitudes financial aid directors have toward the proper use of administering aid?

H1. The behavioral score of financial aid directors will be statistically negatively correlated to the attitudinal score of financial aid directors. In other words, financial aid directors will not be in agreement with the efficiency behaviors with which they are using to administer aid.

Descriptive statistics and alpha coefficients are displayed in Table 8 and Table 9 respectively. The average behavioral and attitudinal score among financial aid directors was 6.57 and 44.34 respectively. Based on a correlation analysis, there is a statistically significant positive relationship between the behaviors and attitudes of financial aid directors.

The hypothesis regarding the relationship between behaviors and attitudes of financial aid directors was not supported. There is a statistically positive relationship between behaviors and attitude instead of a negative relationship as predicted. The attitudes of financial aid directors are in agreement with the behaviors that they use to administer financial aid.

Table 8

Descriptive Statistics: Behaviors and Attitudes of Financial Aid Directors

	N	Mean	S.D.
Behavior	336	6.57	2.80
Attitude	336	44.34	9.55

Table 9

Alpha Coefficient: Behavior and Attitudes of Financial Aid Directors

	Attitude
Behavior	.44***

***p<.001

Research Question #2 and Related Hypothesis

Q2. Do the behaviors and attitudes of financial aid directors regarding the use of financial aid differ from the behaviors and attitudes of admission directors?

H2a. The behavioral score of financial aid directors will vary significantly lower ($p<.05$) than the behavioral score of admission directors.

Descriptive statistics for the behaviors of admission and financial aid directors are displayed in Table 10. The average behavior score of admission and financial aid directors was 6.99 and 6.57 respectively. An analysis of variance test (Table 11) did not produce significant differences between admission and financial aid directors. The hypothesis regarding the relationship of behavioral score between admission and financial aid directors was not supported.

Table 10

Descriptive Statistics: Behaviors of Admission and Financial Aid Directors

	N	Mean	S.D.
Admission	249	6.99	2.98
Financial Aid	336	6.57	2.80
Total	585	6.75	2.88

Table 11

ANOVA: Behaviors of Admission and Financial Aid Directors

Source	Df	SS	MS	F	P
Between	1	25.45	25.45	3.07	NS
Within	583	4831.55	8.29		
Total	584	4857.00			

H2b. The attitudinal score of admission directors will be significantly ($p<.05$) higher than the attitudinal score of financial aid directors.

Descriptive statistics for the attitudes of admission and financial aid directors are displayed in Table 12. The average attitudinal score of admission and financial aid directors was 48.78 and 44.34 respectively. An analysis of variance test (Table 13) did find significant differences between the attitudes admission directors and financial aid directors have toward the proper use of financial aid. The hypothesis regarding the relationship of attitudes of admission and financial aid directors was supported. Admission directors had significantly higher attitudinal scores than financial aid directors.

Table 12

Descriptive Statistics: Attitudes of Admission and Financial Aid Directors

	N	Mean	S.D.
Admission	249	48.78	10.12
Financial Aid	336	44.34	9.55
Total	585	46.23	10.03

Table 13

ANOVA: Attitudes of Admission and Financial Aid Directors

Source	df	SS	MS	F	P
Between	1	2826.21	2826.21	29.44	.000
Within	583	55971.93	96.01		
Total	584	58798.14			

H2c. The relationship (correlation) between the behavioral score and attitudinal score of admission directors will be significantly different than the relationship between the behavioral score and the attitudinal score of financial aid directors. Admission directors will have a statistically stronger relationship between behavior and attitude than financial aid directors.

Differences between admission and financial aid directors can also be assessed by making comparisons of the correlations between behaviors and attitudes for each group.

The specific test statistic used is Fisher z(r) transformation which allows for the comparison of correlations. Presence of significant z scores would indicate the presence of differences in the relationship between behaviors and attitudes between admission directors and financial aid directors. The alpha coefficients between behaviors and attitudes are displayed in Table 14 for admission directors and Table 15 for financial aid directors. Table 16 presents the transformed z scores. There was no statistically significant difference between admission directors and financial aid directors in correlations involving behavioral scores and attitudinal scores. The hypothesis regarding this difference was not supported.

Table 14

Alpha Coefficient: Behavior and Attitudes of Admission Directors

	Attitude
Behavior	.49***

***p<.001

Table 15

Alpha Coefficient: Behavior and Attitudes of Financial Aid Directors

	Attitude
Behavior	.44***

***p<.001

Table 16

Fisher's z(r) Transformations of Between Sample Correlations

	Admission		Financial Aid			
	r	z(r)	r	z(r)	z	p
Behavior/Attitude	.49	.54	.44	.47	.80	NS

Research Question #3 and Related Hypothesis

Q3. Do the behaviors and attitudes of financial aid and admission directors regarding the use of financial aid at private institutions differ from the behaviors and attitudes of financial aid and admission directors at public institutions?

H3a. The behavioral score of public institutions will vary significantly ($p<.05$) from the behavioral score of private institutions. Private institutions will have higher behavioral scores than public institutions.

Descriptive statistics for the behaviors of public institutions and private institutions are displayed in Table 17. The average behavioral score of public and private institutions was 5.65 and 7.39 respectively. An analysis of variance test (Table 18) resulted in significant differences between the behavioral score of public and private 4-year colleges/universities. The hypothesis regarding the relationship of behavioral scores between public and private institutions was supported. Private institutions had significantly higher behavioral scores than public institutions.

Table 17

Descriptive Statistics: Behaviors of Public and Private 4-Year Colleges/Universities

	N	Mean	S.D.
Public Institutions	200	5.65	2.45
Private Institutions	381	7.39	2.88
Total	581	6.79	2.86

Table 18

ANOVA: Behaviors of Public and Private 4-Year Colleges/Universities

Source	df	SS	MS	F	P
Between	1	398.51	398.51	53.06	.000
Within	579	4348.41	7.51		
Total	580	4746.92			

H3b. The attitudinal score of public institutions will vary significantly ($p<.05$) from the attitudinal score of private institutions. Private institutions will have higher attitudinal scores than public institutions.

Descriptive statistics for the attitudes of public and private institutions are displayed in Table 19. The average attitudinal score of pubic and private institutions was 44.77 and 47.07 respectively. An analysis of variance test (Table 20) did find significant

differences between the attitudinal scores of public and private institutions. Private institutions had statistically higher attitudinal scores than public institutions.

Table 19

Descriptive Statistics: Attitudes of Public and Private 4-Year Colleges/Universities

	N	Mean	S.D.
Public Institutions	200	44.77	9.25
Private Institutions	381	47.07	10.36
Total	581	46.28	10.04

Table 20

ANOVA: Attitudes of Public and Private 4-Year Colleges/Universities

Source	df	SS	MS	F	P
Between	1	699.05	699.05	7.00	.008
Within	579	57807.71	99.84		
Total	580	58506.76			

H3c. The relationship (correlation) between the behavioral score and the attitudinal score of public institutions will be statistically ($p<.05$) different than the relationship between the behavioral score and the attitudinal score of private institutions.

Private institutions will have a statistically stronger relationship between behavior and attitude than will public institutions.

Comparisons between the relationship of the behavioral score and the attitudinal score of public institutions were compared to the relationship of the behavioral score and the attitudinal score of private institutions using Fisher's z(r) transformation. The alpha coefficients between the behavioral and attitudinal scores are displayed in Table 21 for public institutions and Table 22 for private institutions. Table 23 presents the transformed z scores. There is no statistically significant difference between the public institutions and private institutions in correlations involving behaviors and attitudes. The hypothesis regarding this difference was not supported.

Table 21

Alpha Coefficient: Behavior and Attitudes of 4-Year Public Colleges/Universities

	Attitude
Behavior	.39***

***p<.001

Table 22

Alpha Coefficient: Behavior and Attitudes of 4-Year Private Colleges/Universities

	Attitude
Behavior	.48***

***p<.001

Table 23

Fisher's z(r) Transformations of Between Sample Correlations

	Public Institutions		Private Institutions			
	R	z(r)	r	z(r)	z	p
Behavior/Attitude	.39	.41	.48	.53	-1.28	NS

Research Question #4 and Related Hypothesis

Q4. Do the behaviors and attitudes of financial aid and admission directors regarding the use of financial aid differ depending upon to whom the directors reports?

H4a. The behavioral score of admission and financial directors will vary significantly (p<.05) depending upon to whom the director reports.

Descriptive statistics for the behavioral score of admission and financial aid directors by reporting line are displayed in Table 24. The average behavioral score ranged from a 5.75 for admission and financial aid directors who report to the student services division to a 8.49 for admission and financial aid directors who report to an

enrollment management division. An analysis of variance test (Table 25) found significant differences between the behavioral score of admission and financial aid directors depending upon to whom the director reports. The hypothesis was supported.

Table 24

Descriptive Statistics: Behaviors of Admission and Financial Directors by Reporting Line

	N	Mean	S.D.
Academic Affairs	82	6.39	3.04
Business & Finance	56	6.30	3.25
Institutional Advancement	6	8.49	2.42
Enrollment Management	177	7.46	2.60
President	96	7.40	2.78
Student Services	124	5.75	2.70
Other	44	6.47	2.86
Total	585	6.76	2.87

Table 25

ANOVA: Behaviors of Admission and Financial Directors by Reporting Line

Source	df	SS	MS	F	P
Between	6	298.78	49.80	6.36	.000
Within	578	4525.14	7.83		
Total	584	4823.92			

H4b. The attitudinal score of admission and financial aid directors will vary significantly ($p<.05$) depending upon to whom the directors report.

Descriptive statistics for the attitudinal score of admission and financial aid directors by reporting line are displayed in Table 26. The average attitudinal score ranged from 43.02 for admission and financial aid directors who report to the student services division to 50.77 for admission and financial aid directors who report to the president. An analysis of variance test (Table 27) found significant differences between the attitudinal score of admission and financial aid directors depending upon to whom the director reports. The hypothesis was supported.

Table 26

Descriptive Statistics: Attitudes of Admission and Financial Directors by Reporting Line

	N	Mean	S.D.
Academic Affairs	82	46.17	9.17
Business & Finance	56	44.28	11.13
Institutional Advancement	6	49.55	5.14
Enrollment Management	177	47.38	8.95
President	96	50.77	10.11
Student Services	124	43.02	9.69
Other	44	43.12	11.17
Total	585	46.25	10.02

Table 27

ANOVA: Attitudes of Admission and Financial Directors by Reporting Line

Source	df	SS	MS	F	P
Between	6	4195.59	699.26	7.42	.000
Within	578	54476.85	94.25		
Total	584	58672.44			

Chapter 5

DISCUSSION

Colleges and universities are increasingly using efficiency packaging procedures when allocating their limited resources. This growing use of financial aid for marketing purposes has brought to the forefront various inconsistencies with and contradictions to the historical purpose of financial aid; that is to provide access and choice. This study was conducted to explore the existence of such inconsistencies in the behaviors and attitudes of financial aid directors. The study also was designed to look for differences between admission directors and financial aid directors, public and private institutions, and between various direct reporting lines.

Findings

The study revealed the following information related to the behaviors and attitudes regarding the proper use of administering financial aid:

1. Financial aid directors are in attitudinal agreement with the packaging procedures they employ to allocate limited institutional resources.
2. Admission directors are more accepting of awarding funds based on criteria other than need than are financial aid directors.
3. Directors at private institutions employ more efficiency-type behaviors when allocating institutional funds than do directors at public institutions. Directors at private institutions are more accepting of allocating funds based on criteria other than need than are directors at public institutions.
4. Behaviors and attitudes differ depending upon to whom the director reports. Directors who report to Institutional Advancement, an Enrollment Management Division, or the President employ greater number of efficiency-type behaviors when allocating institutional aid than do directors who report to a Student Services division. Directors who report to Institutional Advancement, an Enrollment Management

Division, or the President are more accepting of awarding funds based on criteria other than need than are directors who report to a Student Services Division.

Discussion of Findings

Behaviors Versus Attitudes

According to the results of the survey, the behaviors and attitudes of financial aid directors were positively correlated. Financial aid directors appear to be in agreement with the procedures they employ to allocate funds. As a financial aid director, I have participated in several conversations with other colleagues regarding the dilemma of awarding financial aid based on criteria other than need. These inconsistencies, however, were not apparent in the results of this study.

When comparing admission and financial aid directors, the results of the survey did not find significant differences in the behaviors of each but did find significant differences in the attitudes employed by each. It is logical that the behaviors of admission and financial aid directors were not significantly different. Behaviors regarding allocating institutional funds are institution specific not department specific. It is interesting however that the attitudes of admission directors differ significantly from financial aid directors. Admission directors were in greater agreement with awarding financial aid funds based on criteria other than need than were financial aid directors. This may be attributed to the historically different missions of admission and financial aid directors. Admission directors are responsible for the recruitment of students. Allocating financial aid for marketing purposes in order to attract students is in agreement with their mission. Historically financial aid directors were responsible to allocate funds in order to provide students access and choice. Only recently has financial aid begun to increase its role in the marketing of aid in order to recruit students.

Public Institutions versus Private Institutions

The behaviors and attitudes of public institutions differed significantly from that of private institutions. Private institutions employed a greater number of efficiency-type behaviors when allocating institutional funds than their public counterparts. Private institutions were also in greater agreement with awarding financial aid funds based on criteria other than need than were public institutions. These results are in agreement with the literature that exists stating that private institutions are focused on allocating limited resources more efficiently. They are using financial aid to maximize and meet enrollment goals. However, the literature also states that public institutions are just beginning to get involved in such practices. Future research should see a decrease in this difference between public and private institutions.

Differences Among Various Reporting Lines

As predicted the behaviors and attitudes differed significantly depending upon to whom the admission and financial aid director report. It is worth noting that directors who report to areas where marketing is the main objective (Institutional Advancement, Enrollment Management, and the President) had the highest behavioral and attitudinal scores. Admission and financial aid directors whom report to the Student Services division had the lowest behavioral and attitudinal scores. This may be attributed to where the emphasis is placed in one's day to day responsibilities. A financial aid or admission director who reports to an area that stresses marketing and recruitment would most likely be concerned with allocating resources as efficiently as possible in order to maximize enrollment goals. A financial aid or admission director who reports through student services would be more concerned with treating students fairly by providing access and choice when allocating financial aid. Even though there were no inconsistencies found between behaviors and attitudes of financial aid directors, there could be inconsistencies

Additional Findings

Although differences in behaviors and attitudes among admission and financial aid directors with regards to institutional selectivity and institutional tuition/fees were not one of the research questions guiding this study, the results of each are worth noting.

Both the behaviors and attitudes of admission directors and financial aid directors were significantly different ($p<.001$) depending on the admission practices of the institution. See the descriptive statistics and ANOVA results in Appendix F and Appendix G. Institutions that classified themselves as highly selective used less efficiency-type behaviors than did institutions that classified themselves as selective, traditional, and less selective. Also, institutions that were highly selective were in less agreement with awarding financial aid based on criteria other than need than were selective, traditional, and less selective institutions. This may be due to the fact that highly selective institutions do not have trouble meeting enrollment goals and are therefore able to award their institutional funds based on equity practices.

The behaviors and attitudes of admission and financial aid directors also proved to be significantly different ($p<.001$) when based on total full-time undergraduate cost of tuition and comprehensive fees (see Appendix H and Appendix I for statistical analysis). Admission and financial aid directors at institutions where tuition and comprehensive fees were between $10,000 and $20,000 practiced more efficiency-type behaviors than admission and financial aid directors at institutions whose tuition and comprehensive fees were less than $10,000. Admission and financial aid directors at institutions where tuition and comprehensive fees were between $10,000 and $20,000 were also more accepting of allocating financial aid on criteria other than need than were admission and financial aid directors at institutions whose tuition and comprehensive were less than $10,000. Higher cost institutions most likely have a greater need to allocate institutional resources more efficiently in order to meet enrollment goals than do lower cost

at institutions where tuition and comprehensive fees exceed $20,000 employed the least amount of efficiency-type behaviors and were the least agreeable to awarding financial aid based on criteria other then need than were any other pricing category. It can be assumed that these high cost institutions represent our country's most selective institutions. Thus, since these highly selective institutions are able to meet enrollment goals there is not as much a need to allocate institutional funds more efficiently.

Limitations of the Study

The research results reported in this study must be interpreted within the context of the following research limitations:

1. This was the initial use of the survey instrument. Therefore all data is subject to subsequent verification. Estimates of reliability and validity should not be extended beyond what has been established for this instrument in this study.
2. No normative data exists that measures the behaviors and attitudes regarding the proper use of administering financial aid. Conclusions regarding the strength of the behaviors and attitudes toward equity and efficiency models are inappropriate for this study.
3. Data were collected from admission and financial aid directors at four-year public and private colleges and universities. Generalization of the results to other administrators or other educational environments may not be appropriate.

Recommendations for Future Research

The researcher recommends several areas of additional research as a result of this thesis:

1. Financial aid directors represent management at most institutions. As managers, financial aid directors understand that in order for the institution to flourish it must more efficiently allocate resources. This recognition may outweigh any

inconsistencies he/she would normally feel when distributing aid. Future research may want to include assistant directors and other staff members who through the packaging of funds and their dealings with students and families witness their ideals of access and choice being manipulated. Do inconsistencies between behaviors and attitudes exist with this population?

2. According to the related literature and research, public institutions are beginning to employ greater numbers of efficiency-type behaviors when allocating their limited institutional resources. This research noticed differences in both the behaviors and attitudes of directors at public and private institutions. Future research measuring this gap between directors at public institutions and private institutions will be interesting. Will there be differences in the future?
3. The sample for this study was stratified based on NASFAA's public and private institution membership. However, when analyzing the data for regional differences, both the behaviors and attitudes of admission and financial aid directors were significantly different ($p<.001$ and $p<.05$ respectively) depending on the location of the institution. Future studies may want to analyze this further using stratified samples based on location.

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Appendix A

Survey Instrument

"Behaviors and Attitudes of Professionals Regarding the Use of Institutional Financial Aid for Marketing Purposes"

Survey:
Behaviors and Attitudes of Professionals Regarding the
Use of Institutional Financial Aid for Marketing Purposes

Part I. Please complete the following questions.

1. Type of institution:
   - ☐ 4-Year Public
   - ☐ 4-Year Private
   - ☐ Other _____

2. State where your institution is located? ___

3. Your position at the college/university:
   - ☐ Director of Admissions
   - ☐ Director of Financial Assistance
   - ☐ Other _____

4. In what department is your immediate (reporting line) supervisor?
   - ☐ Academic Affairs
   - ☐ Business and Finance
   - ☐ Development/Institutional Advancement
   - ☐ Enrollment Management
   - ☐ President
   - ☐ Student Services/Affairs
   - ☐ Other _____

5. Which of the following categories best describes the general undergraduate admissions practices of your institution (i.e., those of which would be true of most students admitted)?
   - ☐ Highly selective (majority of admitted freshman are in the top 10% of their high school graduating class)
   - ☐ Selective (majority of admitted freshman are in the top 25% of their high school graduating class)
   - ☐ Traditional (majority of admitted freshman are in the top 50% of their high school graduating class)
   - ☐ Less Selective (many but not all freshman from the lower half of their high school graduating class are admitted)
   - ☐ Open (all high school graduates are admitted)

6. What is the full-time undergraduate cost of tuition and comprehensive fees for the 1997-98 academic year (do not include room and board)? $_____

7. What was the total full-time (head count) undergraduate enrollment at your institution for the fall 1996-97 semester? _____ Full-time students

8. Is your institution finding it increasingly necessary to employ financial aid and marketing strategies in order to meet enrollment goals?
   - ☐ Yes
   - ☐ No

9. Which of the following are true regarding your institutionally funded aid awarding practices (check all that apply)?
   - ☐ Award some aid based solely on merit
   - ☐ Award some aid based solely on ethnicity
   - ☐ Award some aid based solely on state of residency
   - ☐ Award some aid based solely on special talents (e.g., athletics, fine arts, etc.)
   - ☐ Award some aid based solely on field of study
   - ☐ Award proportionately higher amounts of grants/scholarships to lower need students
   - ☐ Award all aid based only on need

10. Has your institution hired a consultant to analyze and/or develop packaging strategies?
   - ☐ Yes
   - ☐ No

11. Does your institution currently monitor the success rate of specific matriculating populations (or leveraging cells) of students?
   - ☐ Yes
   - ☐ No

12. Has your institution developed financial aid programs or awards to attract lower need or no need families to your institution?
   - ☐ Yes
   - ☐ No

13. Has your institution redesigned its packaging strategies to more effectively recruit a certain group of students?
   - ☐ Yes
   - ☐ No

14. Has your institution conducted research regarding the use of enrollment management, leverage analysis, and/or econometric models?
   - ☐ Yes
   - ☐ No

15. Does your supervisor stress to you the importance of more effectively allocating institutional aid?
   - ☐ Yes
   - ☐ No

16. Does your institution increase institutional financial aid in students' packages (for reasons other than changes in need or merit aid circumstances) in order to matriculate students who are indicating that they might go elsewhere?
   - ☐ Yes

Part II: Please answer the following questions using the six (6) point Likert scale as indicated below. In the first blank, please answer the questions for yourself. In the second blank, please answer the questions as you believe your immediate supervisor would answer the questions.

6=Strongly Agree
5=Agree
4=Somewhat Agree
3=Somewhat Disagree
2=Disagree
1=Strongly Disagree

You	Your Supervisor	
_____	_____	17. The primary purpose of student aid is to provide financial resources to students who would otherwise be unable to pursue a postsecondary education.
_____	_____	18. All institutional financial aid should be awarded on the basis of demonstrated need.
_____	_____	19. It is appropriate to use institutional financial aid to develop an ethnically diverse student population.
_____	_____	20. It is appropriate to use institutional financial aid to attract academically talented students.
_____	_____	21. It is appropriate to award non-need based awards to low need or no need students in order to attract students with the ability to pay the institution's cost.
_____	_____	22. It is appropriate to use institutional financial aid to develop a geographically diverse student population.
_____	_____	23. It is appropriate to use institutional financial aid to attract talented students (e.g. artistically talented, athletically talented, etc.).
_____	_____	24. It is appropriate to use institutional financial aid to attract students to a specific field of study (e.g. pharmacy, mathematics, physics, etc.).
_____	_____	25. It is appropriate to redesign packaging strategies in order to more effectively recruit a certain group (or leveraging cell) of students.
_____	_____	26. Financial aid exists in order to meet the demonstrated need of all students.
_____	_____	27. It is appropriate to match a student's financial aid offer from a competing institution.
_____	_____	28. The use of institutional financial aid for marketing purposes creates an ethical dilemma for me personally.
_____	_____	29. The use of institutional financial aid to optimize enrollment is against the historical need-based philosophy of financial assistance.
_____	_____	30. Colleges and universities who "negotiate" financial aid packages with students are involved in unethical financial aid practices.

Appendix B

Cover Letter

July, 1997

Dear Director of Financial Aid:

As pressure to meet institutional enrollment and revenue goals increase both in the private and public colleges and universities, institutional financial aid has been increasingly utilized in enrollment management strategies to meet those goals. College and university professionals are often confronted with the dilemma involving the use of need based models versus the use of marketing models for the allocation of limited student aid funds.

There has been recent research regarding how institutions can more efficiently allocate their institutional funds in order to maximize their enrollment goals. However, there has not been much research done regarding the attitudes, perceptions, and implications of such practices. Therefore, I am inviting you to participate in a research project designed to collect information regarding the behaviors and attitudes of higher education professionals regarding the use of institutional aid for marketing purposes. I believe that this is an important topic as it relates to the growth of our financial aid professions and our ongoing responsibilities to our institution as well as to our students.

The completion of the enclosed questionnaire indicates your willingness to participate in this research project. Please be assured that all information gathered is completely confidential. All reported data will be grouped with no reference to individual responses. The surveys are coded for follow-up purposes only.

Please return the survey to me **no later than July 28th**. Completion of the survey will only take a few minutes. If you have any questions regarding the survey, do not hesitate to call me at (515) 271-4831. In order for the results of this survey to be accurate and useful, responses are needed from a large proportion of the persons in this selected sample. Thank you for assisting me in this very important topic. I look forward to receiving your completed survey soon. Upon request, you may receive a copy of the final results.

Sincerely,

Christina Hlas

Enclosure

July, 1997

Dear Director of Admissions:

As pressure to meet institutional enrollment and revenue goals increase both in the private and public colleges and universities, institutional financial aid has been increasingly utilized in enrollment management strategies to meet those goals. College and university professionals are often confronted with the dilemma involving the use of need based models versus the use of marketing models for the allocation of limited student aid funds.

There has been recent research regarding how institutions can more efficiently allocate their institutional funds in order to maximize their enrollment goals. However, there has not been much research done regarding the attitudes, perceptions, and implications of such practices. Therefore, I am inviting you to participate in a research project designed to collect information regarding the behaviors and attitudes of higher education professionals regarding the use of institutional aid for marketing purposes. I believe that this is an important topic as it relates to the growth of the admission and financial aid professions and our ongoing responsibilities to our institution as well as to our students.

The completion of the enclosed questionnaire indicates your willingness to participate in this research project. Please be assured that all information gathered is completely confidential. All reported data will be grouped with no reference to individual responses. The surveys are coded for follow-up purposes only.

Please return the survey to me **no later than July 28th**. Completion of the survey will only take a few minutes. If you have any questions regarding the survey, do not hesitate to call me at (515) 271-4831. In order for the results of this survey to be accurate and useful, responses are needed from a large proportion of the persons in this selected sample. Thank you for assisting me in this very important topic. I look forward to receiving your completed survey soon. Upon request, you may receive a copy of the final results.

Sincerely,

Christina Hlas

Enclosure

Appendix C

Follow-up Cover Letter

August, 1997

Dear Director of Financial Aid:

A couple of weeks ago you received an invitation to participate in a research project designed to assess the behaviors and attitudes of college/university professionals regarding the use of institutional financial aid for marketing purposes. With NASFAA's annual conference and your preparations for the fall semester, I realize that I have contacted you at a busy time. However, since the reliability of the results is directly related to the degree of individual involvement, I want to take one more opportunity to request your participation. I believe that this is an important topic as it relates to the growth of our profession and our ongoing responsibilities to our institution as well as to our students.

I have enclosed another survey in case you have discarded the survey from the first mailing. Completion of the survey will only take a few minutes. Please be assured that all information gathered is completely confidential. All reported data will be grouped with no references to individual responses.

If you have any questions regarding the survey, please do not hesitate to call me at (515) 271-4831. In order for the results of this survey to be accurate and useful, responses are needed from a large proportion of the persons in the selected sample. Upon request, you may receive a copy of the final results.

Thank you for assisting me in studying this very important topic. I look forward to receiving your completed survey soon.

Sincerely,

Christina Hlas

Enclosure

August, 1997

Dear Director of Admissions:

A couple of weeks ago you received an invitation to participate in a research project designed to assess the behaviors and attitudes of college/university professionals regarding the use of institutional financial aid for marketing purposes. With finalizing the upcoming year's entering class, I realize that I have contacted you at a busy time. However, since the reliability of the results is directly related to the degree of individual involvement, I want to take one more opportunity to request your participation. I believe that this is an important topic as it relates to the growth of our profession and our ongoing responsibilities to our institution as well as to our students.

I have enclosed another survey in case you have discarded the survey from the first mailing. Completion of the survey will only take a few minutes. Please be assured that all information gathered is completely confidential. All reported data will be grouped with no references to individual responses.

If you have any questions regarding the survey, please do not hesitate to call me at (515) 271-4831. In order for the results of this survey to be accurate and useful, responses are needed from a large proportion of the persons in the selected sample. Upon request, you may receive a copy of the final results.

Thank you for assisting me in studying this very important topic. I look forward to receiving your completed survey soon.

Sincerely,

Christina Hlas

Enclosure

Appendix D

Item Statistics

Table A1

Item Statistics: Behavioral Questions

Item Number	Mean	S.D.	Item-Total Correlation
Q8	6.04	7.26	.66
Q9A	5.95	7.45	.66
Q9B	6.52	7.52	.68
Q9C	6.50	7.75	.69
Q9D	6.09	7.36	.67
Q9E	6.43	7.34	.68
Q9F	6.46	7.50	.68
Q10	6.56	7.21	.66
Q11	6.29	7.21	.67
Q12	6.38	6.93	.65
Q13	6.29	6.82	.65
Q14	6.38	6.90	.65
Q15	6.21	6.95	.65
Q16	6.55	7.51	.68

Note: Means based on number of behaviors institution employs between 0 and 14.
N=546

Table A2

Item Statistics: Attitudinal Questions

Item Number	Mean	S.D.	Item-Total Correlation
Q17 (R)	44.70	90.23	.83
Q18 (R)	42.55	77.93	.81
Q19	42.00	89.25	.83
Q20	41.22	85.45	.81
Q21	42.56	80.76	.81
Q22	42.43	82.40	.81
Q20	41.65	84.25	.81
Q24	42.15	82.33	.81
Q25	42.29	79.21	.80
Q26 (R)	43.73	84.32	.82
Q27	43.99	88.21	.83
Q28 (R)	42.78	79.89	.81
Q29 (R)	43.31	84.60	.82

Note: Means based on sum of attitudinal scores: 6=strongly agree, 1=strongly disagree.
Note: (R)=Reverse Scored
N=551

Appendix E

NASFAA Regions

Regional Association of Student Financial Aid Administrators:

Midwest Association of Student Financial Aid Administrators (MASFAA):

Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Ohio, West Virginia, and Wisconsin

Southwestern Association of Student Financial Aid Administrators (SWASFAA):

Arkansas, Louisiana, New Mexico, Oklahoma, and Texas

Southern Association of Student Financial Aid Administrators (SASFAA):

Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, and Virginia

Eastern Association of Student Financial Aid Administrators (EASFAA):

Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, and Virgin Islands

Rocky Mountain Association of Student Financial Aid Administrators (RMASFAA):

Colorado, Kansas, Montana, Nebraska, North Dakota, South Dakota, Utah, and Wyoming

Western Association or Student Financial Aid Administrators (WASFAA):

Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington, and Guam

Appendix F

Statistics: Behaviors of Admission and Financial Aid Directors by Admission Practices

Table A3

Descriptive Statistics: Behaviors of Admission and Financial Aid Directors by Admission Practices

	N	Mean	S.D.
Highly Selective	73	5.25	3.01
Selective	174	7.57	2.87
Traditional	248	6.98	2.67
Less Selective	45	6.03	2.65
Open	34	5.60	2.31
Total	574	6.78	2.86

Table A4

ANOVA: Behaviors of Admission and Financial Aid Directors by Admission Practices

Source	df	SS	MS	F	P
Between	4	361.61	90.40	11.90	.000
Within	569	4322.68	7.60		
Total	573	4684.29			

Appendix G

Statistics: Attitudes of Admission and Financial Aid Directors by Admission Practices

Table A5

Descriptive Statistics: Attitudes of Admission and Financial Aid Directors by Admission Practices

	N	Mean	S.D.
Highly Selective	73	40.40	11.99
Selective	174	47.11	9.71
Traditional	248	48.06	8.97
Less Selective	45	43.36	10.24
Open	34	44.90	9.29
Total	574	46.24	10.05

Table A6

ANOVA: Attitudes of Admission and Financial Aid Directors by Admission Practices

Source	Df	SS	MS	F	P
Between	4	3871.79	967.95	10.19	.000
Within	569	54031.53	94.96		
Total	573	57903.32			

Appendix H

Statistics: Behaviors of Admission and Financial Aid Directors

by Full-time Tuition Costs and Comprehensive Fees

Table A7

Descriptive Statistics: Behaviors of Admission and Financial Aid Directors by Tuition/Fees

	N	Mean	S.D.
<$5000	190	5.52	2.32
$5000-$10000	87	6.71	2.87
$10001-$15000	176	8.19	2.55
$15001-$20000	73	7.89	2.43
>$20001	44	4.54	3.29
Total	570	6.76	2.88

Table A8

ANOVA: Behaviors of Admission and Financial Aid Directors by Tuition/Fees

Source	df	SS	MS	F	P
Between	4	961.64	240.41	36.21	.000
Within	565	3751.40	6.64		
Total	569	4713.04			

Appendix I

Statistics: Attitudes of Admission and Financial Aid Directors

by Full-time Tuition Costs and Comprehensive Fees

Table A9

Descriptive Statistics: Attitudes of Admission and Financial Aid Directors by Tuition/Fees

	N	Mean	S.D.
<$5,000	190	44.75	9.06
$5,000-$10,000	87	46.78	9.50
$10,001-$15,000	176	48.95	9.45
$15,001-$20,000	73	48.26	8.93
$20,001	44	36.51	11.54
Total	570	46.17	9.97

Table A10

ANOVA: Attitudes of Admission and Financial Aid Directors by Tuition/Fees

Source	df	SS	MS	F	P
Between	4	6202.75	1550.69	17.39	.000
Within	565	50384.36	89.18		
Total	569	56587.11			

Appendix J

Statistics: Behaviors of Admission and Financial Aid Directors by Location

Table A11

Descriptive Statistics: Behaviors of Admission and Financial Aid Directors by Location

	N	Mean	S.D.
MASFAA	175	7.30	2.88
SWASFAA	43	6.32	2.88
SASFAA	110	7.17	2.79
EASFAA	134	6.09	2.78
RMASFAA	52	6.97	2.45
WASFAA	72	6.12	3.17
Total	586	6.75	2.88

Table A12

ANOVA: Behaviors of Admission and Financial Aid Directors by Location

Source	Df	SS	MS	F	P
Between	5	168.39	33.68	4.17	.001
Within	580	4688.67	8.08		
Total	585	4857.06			

Appendix K

Statistics: Attitudes of Admission and Financial Aid Directors by Location

Table A13

Descriptive Statistics: Attitudes of Admission and Financial Aid Directors by Location

	N	Mean	S.D.
MASFAA	175	47.15	9.56
SWASFAA	43	45.26	11.09
SASFAA	110	47.98	8.56
EASFAA	134	44.73	11.31
RMASFAA	52	47.45	8.32
WASFAA	72	43.82	10.53
Total	586	46.23	10.03

Table A14

ANOVA: Attitudes of Admission and Financial Aid Directors by Location

Source	df	SS	MS	F	P
Between	5	1320.46	264.09	2.66	.022
Within	580	57478.28	99.10		
Total	585	58798.74			